

Information to identify the case:

Debtor 1	John Robertson	Social Security number or ITIN	xxx-xx-2653
	First Name Middle Name Last Name	EIN	--
Debtor 2	Rosalie Robertson	Social Security number or ITIN	xxx-xx-4093
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 13-36674-MBK			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Robertson

Rosalie Robertson

4/5/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court
District of New JerseyIn re:
John Robertson
Rosalie Robertson
DebtorsCase No. 13-36674-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 55

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db #+John Robertson, 208 Kristine Avenue, Manahawkin, NJ 08050-7812
jdb #+Rosalie Robertson, 208 Kristine Avenue, Manahawkin, NJ 08050-7812
cr +MIDLAND FUNDING,LLC, c/o Pressler and Pressler, LLP., 7 Entin Road,
Parsippany, NJ 07054-5020
cr +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road,
Parsippany, NJ 07054-5020
514407784 Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
514407758 +Baxter Financial, Attn: Fein SuchKahn & Shepard, 7 Centuray Drive,
Parsippany, NJ 07054-4603
514407778 +CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot Credit Services, PO Box 182676,
Columbus, OH 43218-2676)
514407759 +Capital One Bank, Attn: Lyons Doughty & Veldhuis, PO Boc 1269, Mt Laurel, NJ 08054-7269
514453290 +Capital Recovery V, LLC, c/o Recovery Management Systems Corporat, POB 12931,
Norfolk, VA 23541-0931
514407763 +Chapman Supply Inc, 124 Northern Boulevard, Clarks Summit PA 18411-9371
514707901 +Chapman Supply, Inc, Att: Brian Quentzel, 64 North Summit St #209, Tenafly, NJ 07670-1034
514407764 Chase, Attn: Midland Funding, PO Box 60578, Los Angeles, CA 90060-0578
514407766 +Citibank, Attn: NCO Financial Services, 507 Prudential Road, Horhsam, PA 19044-2308
514407767 Citibank, Attn: Solomon & Solomon, Fiver Columbia Circle, Albany, NY 12203
514407769 +Clayton Block Co, 1355 Campus Parkway, Wall Twp, NJ 07753-6832
514407771 Deeprock, PO Box 1, Opelika, AL 36803-0001
514407772 +Empire Tax Fund, Attn: Taylor & Keyser, 76 E Euclid Avenue Suite 202,
Haddonfield, NJ 08033-2330
514407773 Equable Ascent Financial LLC, Attn: Global Credit & Collection Corp, PO Box 10015,
Williamsville, NY 14221
514407774 +FIA Card Services, Attn: Zwicker & Associates, 1101 Laurel Oak Road, Suite 130,
Voorhees, NJ 08043-4322
514407777 Home Depot Credit Services, Attn: ARS National Services, PO Box 463023,
Escondido, CA 92046-3023
514407782 JCP&L, PO Box 3687, Akron, OH 44309-3687
514407783 +LEADERS FINANCIAL COMPANY, ATTN ATT KIMBERLY RIVERA, 21 COMMERCE DRIVE, SUITE 101,
CRANFORD NJ 07016-3519
(address filed with court: Leaders Financial Comp, 21 Commerce Dr Fl 1, Cranford, NJ 07016,
Midland Funding)
514407785 Midland Funding, Attn: Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
514407789 +New Century Financial Services, Attn:: Pressler & Pressler, 7 Entin Drive,
Parsippany, NJ 07054-5020
514407790 +Roche Supply, Attn: Elliott Reihner, Siedzikowski, 400 Spruce Street, Ste 300,
Scranton, PA 18503-1814
514407791 +Roche Supply Inc, Plumbing & Heating Distributors, Route 191 South, 3376 Lake Ariel Hwy,
Honesdale, PA 18431-1166
514407792 Rothman Institute Of NJ, PO Box 754705, Philadelphia, PA 19174
514407793 +S. F. Shaffer Co, Attn: Marshall E, Family Esquire, 505 S Lenola Road,
Blason 11, Suite 22, Moorestown, NJ 08057-1549
514407794 +Security Credit Services, Attn: Nudelman, Klemm & Golub, 425 Eagle Rock Avenue,
Roseland, NJ 07068-1717
514407795 Sprint, Attn: ENhanced Recovery LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
514455697 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
514407796 TFS Capital Funding, PO Box 802585, Chicago, IL 60680-2585
514407797 US Bank National Association, Attn: Zucker, Goldberg & Ackerman, PO Box 1024,
Mountainside, NJ 07092-0024
514672385 +US Bank National Association, as Trustee for Struc, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514407798 +Van Sant Equipment, 1355 Campus Parkway, Wall Twp, NJ 07753-6833

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 05 2019 23:34:34 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 05 2019 23:34:31 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
514640956 EDI: MERRICKBANK.COM Apr 06 2019 02:48:00 Advanta Bank Corporation,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
514407754 +EDI: MERRICKBANK.COM Apr 06 2019 02:48:00 Advanta Credit Cards,
Attn: Carson Smithfield LLC, PO Box 9216, Old Bethpage, NY 11804-9016
514407755 EDI: MERRICKBANK.COM Apr 06 2019 02:48:00 Advanta Credit Cards, PO Box 31032,
Tampa, FL 33631-3032
514421669 EDI: AIS.COM Apr 06 2019 02:48:00 American InfoSource LP as agent for,
Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
514407775 EDI: BANKAMER.COM Apr 06 2019 02:48:00 FIA Card Services, PO Box 15019,
Wilmington, DE 19886-5019

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 55

Date Rcvd: Apr 05, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514407757 EDI: TSYS2.COM Apr 06 2019 02:48:00 Barclay Card, PO Box 13337,
Philadelphia, PA 19101-3337
514407760 EDI: CAPITALONE.COM Apr 06 2019 02:48:00 Capital One Bank, PO Box 71083,
Charlotte, NC 28272-1083
514407765 EDI: CHASE.COM Apr 06 2019 02:48:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
514407768 +EDI: CITICORP.COM Apr 06 2019 02:48:00 Citibank, PO BOX 6241,
Sioux Falls, SD 57117-6241
514511416 EDI: DISCOVER.COM Apr 06 2019 02:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
514433204 EDI: RMSC.COM Apr 06 2019 02:48:00 GE Capital Retail Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605
514407779 +E-mail/Text: rmbncreports@supermedia.com Apr 05 2019 23:34:36 IDear,
Attn: Credit Clearing House, 925 Westchester Avenue Suite 101, White Plains NY 10604-3562
514407780 E-mail/Text: rmbncreports@supermedia.com Apr 05 2019 23:34:36 Idearc, PO Box 619810,
D/FW Airport. TX 75261-9810
514517681 EDI: JEFFERSONCAP.COM Apr 06 2019 02:48:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
514407783 E-mail/Text: kriviera@leadersfc.com Apr 05 2019 23:33:10 Leaders Financial Comp,
21 Commerce Dr Fl 1, Cranford, NJ 07016, Midland Funding
514407788 EDI: MID8.COM Apr 06 2019 02:48:00 Midland Funding, PO Box 60578,
Los Angeles, CA 90060-0578
514433155 EDI: Q3G.COM Apr 06 2019 02:48:00 Quantum3 Group LLC as agent for, CP Medical LLC,
PO Box 788, Kirkland, WA 98083-0788
514407799 EDI: WFFC.COM Apr 06 2019 02:48:00 Wells Fargo Home Mortgage, 8480 Stagecoach Drive,
Frederick, MO 21701
514678643 +EDI: WFFC.COM Apr 06 2019 02:48:00 Wells Fargo Bank, MAC#D3347-014, 3476 Stateview Blvd,
Fort Mill, SC 29715-7203

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr US Bank National Association, as Trustee for Struc
514407776* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: FIA Card Services, PO Box 15019, Wilmington, DE 19886-5019)
514407761* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
514407762* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
514407786* Midland Funding, Attn: Pressler & Pressler, 7 Entin Road, Parisppany, NJ 07054-5020
514407787* Midland Funding, Attn: Pressler & Pressler, 7 Entin Road, Parisppany, NJ 07054-5020
aty ##Michael S. Ackerman, Zucker, Goldberg & Ackerman, 200 Sheffield St., Suite 301,
PO Box 1024, Mountainside, NJ 07092-0024
cr ##+Deborah Meyers, 52 Broad Brook Lane, Stamford, CT 06907-1148
514407753 ##+A's Home 7 Garden Center, PO Box 355, Lanoka Harbor, NJ 08734-0355
514407756 ##+Barclay Card, Attn: First Financial Asset Management, PO box 56245,
Atlanta, GA 30343-0245
514407770 ##+Deborah Danna Meyers, 52 Broad Brook Lane, Stamford, CT 06907-1148
514407781 ##+JCP&L, Attn: Micahel J McCulley, Esquire, Weltman, Weinberg & Reis,
325 Chestnut Street Suite 501, Philadelphia, PA 19106-2605

TOTALS: 1, * 5, ## 6

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 55

Date Rcvd: Apr 05, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 5, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Angela Catherine Pattison on behalf of Creditor US Bank National Association, as Trustee for
Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series
2005-22 angela.pattison@powerskirn.com, ecf@powerskirn.com
Denise E. Carlon on behalf of Creditor US Bank National Association, as Trustee for
Structured Adjustable Rate Mortgage Loan Trust, Mortgage Pass-Through Certificates, Series
2005-22 bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
James J. Cerbone on behalf of Debtor John Robertson cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
James J. Cerbone on behalf of Joint Debtor Rosalie Robertson cerbonelawfirm@aol.com,
cerbonejr83307@notify.bestcase.com
Lawrence J. McDermott, Jr. on behalf of Creditor New Century Financial Services, Inc.
lmcdermott@pressler-pressler.com
Lawrence J. McDermott, Jr. on behalf of Creditor MIDLAND FUNDING, LLC
lmcdermott@pressler-pressler.com
Marc C Capone on behalf of Creditor Deborah Meyers 5325@notices.nextchapterbk.com,
docs@caponeandkeefe.com, ecf@gbclawgroup.com; e4eaf5f23@maildrop.clio.com; mcapone@gbclawgroup.com
TOTAL: 10